



4845 Ronson Court • San Diego, CA 92111-1803

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# The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • April 2012

## PLAN NOW TO ATTEND THE REALTOR® EXPO AND CONFERENCE ON MAY 30

Join real estate professionals and suppliers from all across Southern California at the San Diego County 2012 REALTOR® Expo and Conference on Wednesday, May 30, at the Town and Country Resort & Convention Center. Attending the largest San Diego real estate industry trade show will allow you to network with peers, meet with industry suppliers, and receive free, relevant education, giving you the tools needed to increase your business and your success.

A full schedule of events and registration is available at [SDARExpo.com](http://SDARExpo.com).

### Your Free Registration Includes:

- Entry to the trade show featuring up to 100 exhibitors
- Educational breakout sessions on a variety of topics including:
  - Cloud Computing, iPad Apps, Social Media, Blogging,

- Office Virtualization, "Going Paperless"
- Understanding FICO Scores and The Road to Credit Repair
- Debunking the Top 10 Myths About Short Sales
- Top Producer Secrets Revealed
- Fraud and Legal Issues in Today's Marketplace
- Access to Networking Events such as SDAR's "Appy Hour", Young Professionals Network Mixer and the Global Real Estate Council Mixer
- Prizes, giveaways, and more!

### To Register:

Online: [www.sdarexpo.com](http://www.sdarexpo.com)  
Phone: (858) 715-8000  
Fax: (858) 715-8088

### Become an Exhibitor or Sponsor!

As an Expo Exhibitor or Sponsor, you

will have exposure to scores of REALTOR® members, brokers, office managers, and affiliates from throughout the region. Educate attendees about your products and services, and generate leads in a short amount of time.

Find out your options for reserving booth space as an exhibitor, and learn about the added benefits of becoming a sponsor, which offers even more exposure in the program guide and on event signage, plus recognition via SDAR's website, newsletters and publication. At many levels of sponsorship, there's also complimentary seating at the Mayoral Debate and Luncheon.

To learn more, contact Sales at (858) 715-8072 or [Sales@SDAR.com](mailto:Sales@SDAR.com).

## Last Major Mayoral Debate Before Election is Highlight of Luncheon

Don't miss an exciting opportunity to attend the last major San Diego Mayoral Debate moderated by George Chamberlin, Executive Editor of The Daily Transcript. The debate takes place during the Expo Luncheon beginning at 11:15 a.m. (debate starts at 11:45 a.m.).

Local media will ask San Diego's mayoral candidates Carl DeMaio, Bonnie Dumanis, Bob Filner, and Nathan Fletcher challenging questions on legislative issues impacting San Diego's real estate community. Get to know the candidates before casting your vote in the primary election.

Luncheon tickets are \$30 per person for SDAR members and \$60 for non-members. Sponsorships are also available when you purchase a table of 8. For more details and to register, visit [SDARExpo.com](http://SDARExpo.com) or call (858) 715-8000.

VISIT [SDAREXPO.COM](http://SDAREXPO.COM)

## ROUNDTABLE TAKES STOCK OF THE CURRENT REAL ESTATE MARKET

Although slow, there's evidence of movement forward in the recovery of the real estate market in San Diego, but certain forces, real or perceived, continue to hold it back. That was one of the takeaways from the Presidential Advisory Group gathering recently.

The roundtable discussion of real estate trends was held at the offices of The Daily Transcript and included SDAR representatives: 2012 President Donna Sanfilippo, 2012 Past President Bob Kevane, and 2012 President-Elect Linda Lee. Moderated by The Daily Transcript's Executive Editor George Chamberlin, the roundtable participants also included Terry Dillon of Realty Executives Dillon; Scott Vinson of Coldwell Banker Royal Realty; David Smyle of Churchill Mortgage Corp.; Alan Nevin of The London Group; Jeff Stone of North Island Credit Union; Daniel Phelan of Pacific Southwest Realty Services; and Larry Murnane of Regal Properties.

Chamberlin started the roundtable with the directive that this is to be a dialog, meeting quarterly for the purpose of shedding some light on what the industry leaders perceive necessary in the real estate market to "get us over the hump."

SDAR's representatives seemed to agree that much of the hesitation in the market is a matter of perception created by the media. Linda Lee noted that international buyers are not as likely to be swayed by the opinions of media and are more boldly trying to buy real estate in the U.S. because they are more confident prices will rise and want to diversify their portfolios. She noted that while they have the cash to buy, the process can make it prohibitive for them.

Donna Sanfilippo said it's very important to work with the media to get the word out that this is an excellent time to buy and get consumers "to move forward without

hesitancy." The media outlook is making buyers and sellers hesitant, she said.

Alan Nevin of The London Group quipped that the best way to do that may be to never publish anything by the Case-Shiller Index, which measures increases and decreases in the market value of residential real estate, but doesn't take into account the circumstances under which the homes are sold, which means that foreclosures are lumped into the calculations. "It always

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PERIODICAL



## PRESIDENT'S PERSPECTIVE

### 2012 PRESIDENT

DONNA SANFILIPPO



The first quarter of 2012 has ended, and there are some promising signs across the economy that I hope will forecast good news for the real estate industry and for your business.

And just in time, plans are nearly complete for the San Diego County 2012 REALTOR® Expo and Conference on Wednesday, May 30, at the Town and Country in Mission Valley. What a perfect opportunity to come together with all of the players in our industry to focus on what we can do to strengthen this industry and promote homeownership and its rightful place as part of the American Dream. I hope you will register today to attend the largest real estate industry trade show in San Diego for free! On top of that, the free educational breakout sessions during the day will focus on the many new technological advances that are designed give you a leg up on the competition. I'm extremely excited that the Expo Luncheon will feature the last major Mayoral Debate before the June primary election. This is our

chance to hear what the candidates have to say about our local economy and where they stand on local housing issues. As an SDAR member, you can attend the luncheon at half the price of the general public. To learn more about all the events taking place, visit SDARExpo.com.

Later this month, on Saturday, April 28, I encourage you to join SDAR's team for Rebuilding Together, as we help an elderly couple who need some extra help to rehabilitate their home. All the details are on page 3. I can guarantee you will feel energized that you took the time to give back to a neighbor in our community.

Housing statistics for March showed a strong sales and a definite positive trend for median prices. It really is the right time when both buyers and the sellers have good reason to get into the market. Check out all of the statistics for last month by turning to the center pages.

As always, we thank you for your membership and are proud to be a partner in your success.

Sincerely,

Donna Sanfilippo

## FROM THE DESK OF THE CEO

MICHAEL T. MERCURIO



There are many respected professionals throughout San Diego who are able to provide perspective on our changing and challenging real estate market. That's why SDAR has reached out to The Daily Transcript and its Executive Editor, George Chamberlin, and also to The London Group, a local real estate consulting and feasibility firm headed by Gary London.

The first Presidential Advisory Group came together recently at the offices of The Daily Transcript for a roundtable discussion focusing on trends in the market. This assembly will meet quarterly and include SDAR leadership, local brokers, lenders, and others who can speak from experience about issues facing the economy and the industry. We'll bring you the highlights of the Presidential Advisory Group so you can see what's on the top of their minds.

The first edition of "San Diego Real Estate In Focus," a quarterly newsletter developed with The London Group, is also making its debut this month. The publication will feature articles focusing on economic trends, both from a residential and commercial standpoint, a new Economic Index that looks at multiple factors that drive the local economy, and commentary from leading real estate professionals.

We've also added a new section to the SDAR.com website called

"Breaking News," another partnership with The Daily Transcript. This feature brings you up-to-the-minute residential and commercial real estate news that can be accessed daily, along with weekly market update videos. Go to the "News & Events" button on the website and look for "Breaking News."

And, of course, look for SDAR's monthly video market update "The Scoop," hosted by George Chamberlin, which gives you a snapshot of recent sales and median price statistics, as well as a conversation with SDAR's president and other professionals.

Sincerely,

Michael T. Mercurio

# The San Diego REALTOR®

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### 2012 Officers

Donna Sanfilippo, GRI - *President*  
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 Leslie Kilpatrick - *Vice President*  
 Glenn Bennett - *Treasurer*  
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 Michael T. Mercurio, Esq. - *Chief Executive Officer*

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\*Advertisements that contain offers or solicitation of agents for recruitment purposes are prohibited.

# BOARD OF DIRECTORS HIGHLIGHTS OF MARCH 2012 MINUTES

The Board of Directors approved the appointment of Patrick Hale to replace Drew Burks as a 2012-13 SDAR Sandicor Director, and appointed Roger Holtsclaw to fulfill the unexpired term of Patrick Hale on the Board of Directors through December 2013.

**• President’s Report:** Donna Sanfilippo reported that she attended RPAC meetings with local political candidate interviews, participated in the filming of “The Scoop” with George Chamberlin, and attended the Global Real Estate Council Mixer and various other meetings and events.

**• Vice President’s Report:** Leslie Kilpatrick reported that she continued to attend local caravan sessions and SDAR New Member Orientations, as well as various meetings and events including the Burnham-Moores Real Estate Conference.

**• Chief Executive Officer’s Report:** Mike Mercurio presented a PowerPoint that outlined various programs of the association, the status of current MLS issues and non-dues revenue, the status of REALTOR® membership and MLS member retention, PAC funds, education classes and revenue,

and technology projects.

**• Committee Business:** Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously opposed any efforts to advance the split roll tax.

Upon recommendation of the REALTOR® Political Affairs Committee, the Board of Directors agreed to support Steve Danon for 3rd District County Supervisor through member communications.

Upon recommendation of the REALTOR® Political Affairs Committee, the Board of Directors recommended a CREPAC endorsement and support for: California State Assembly District 77 candidate Brian Maienschein; District 71 incumbent candidate Brian Jones; and District 79 candidate Mary England.

Upon recommendation of the REALTOR® Political Affairs Committee, the Board of Directors endorsed with support: Greg Cox for San Diego Supervisor District 2; Mark Kelsey for San Diego City Council District 5; Scott Sherman for San Diego City Council District 7; and Jan Goldsmith for San Diego City Attorney.

## UPCOMING EVENTS

### VOLUNTEER TO MAKE A DIFFERENCE THROUGH REBUILDING TOGETHER



SDAR is pleased to be supporting Rebuilding Together, San Diego, again this year for their annual Rebuilding Day scheduled for Saturday, April 28. Members are encouraged to join SDAR’s team for this worthwhile project.

This year SDAR will help rehab the home of an elderly couple in Santee who are financially and physically unable to care for their residence. Our efforts will help ensure they will have a safe and habitable home moving forward. Volunteers are needed to help with a large amount of landscaping, including weed abatement and tree/bush removal. The home has an overgrown yard lending concern to a potential fire hazard. Other jobs include painting the exterior of the house and making other minor general repairs to the home.

All skill levels are needed and wel-

comed. Volunteers are welcome to work all day, or on the morning or afternoon shifts. As always, this project is working with limited funding. If you are unable to volunteer on April 28, you can still provide much needed assistance through in-kind donations. Monetary donations are also welcomed. Both are tax deductible.

Many hands make light work! To register, contact [Events@sdar.com](mailto:Events@sdar.com), visit the Events page at [SDAR.com](http://SDAR.com) to download the fax-back registration form, or call (858) 715-8031. Please note that children under the age of 16 are not able to volunteer due to federal law.

More information will be sent to registrants closer to the day of the event. We look forward to you joining us for what is sure to be another rewarding experience.



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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

DESIGNATED REALTORS®

- Thomas Ahn - Integrity Capital , Inc.
- Krista Berger - KB Investments
- Glenn Cairns - Glenn W. Cairns
- Daniel Carless - Daniel Glenn Carless, Sr.
- Weston Doyle - Capstone Really Group
- Linda Edwards - Linda Edwards Realty
- George German - George German
- Steven Hakes - Steven Hakes
- Michele Heath - Michele Heath, Broker
- Cheryl Holcombe - Cheryl Holcombe, Broker
- Alex Koohmarey - Platinum Mortgage & Realty SD
- William Krumholz - Bill Krumholz, Broker
- Kevin Lehman - Kevin Lehman, Broker
- Mae Long - Mae Long, Broker
- William McCorkle - Ivy Hill Advisors
- Greg Meinhold - Swoboda Hospitality Specialists
- Vanessa Ngoy - Grand Del Mar Villas Realty, Inc.
- Adam Orhun - Biz Com-Realty
- Stormalee Rogers - Beachside Realty
- Pradeep Tyagi - Tyagi Pradeep Realty
- Harry Williams - San Diego Rebate Realty
- Richard Wood – North County Coastal R.E. Services

REALTORS®

- Marie Alexander - Windermere Signature Properties
- Cassandra Altmann - Prudential California Realty
- Marie Angelini - Prime Property
- Luis Avalos - Ana N. Gonzalez, Broker
- Yelena Baker - SD Homes
- Georgia Barnette - GVAL Investments
- Michelle Bean - Palisade Realty, Inc.
- Peyton Birdsell - Willis Allen Real Estate
- Aaron Bixel - Ben Franklin Properties
- Christopher Bondurant - Coronado Cays Realty
- Christina Bowman - Coldwell Banker Res. Brokerage
- Geoffrey Boyes - Coldwell Banker Res. Brokerage
- Teran Breceda - Utopia Mortgage & Real Estate
- Chuck Buss - The Canter Group
- Lisa Casey - Prudential California Realty
- Hector Casillas - Coldwell Banker Royal Realty
- Karen Christian - Keylink Real Estate Solutions
- Jordan Clarke - Prudential California Realty
- David Cohen - Central SD R.E. Sales, Inc.
- Byrum Coker - Middleton & Associates
- Zoraida Contreras - Mary McT Real Estate

- Stacey Eastman - Keller Williams Realty
- Ray Edmiston - Blue Key Realty
- Robert Edwards - Linda Edwards Realty
- Gamble Fechter - Allison James Estates & Homes
- Todd Feuer - Keller Williams Realty La Jolla
- Michael Fletcher - Keller Williams Carmel Valley
- Guy Gary - Del Mar Realty Associates, Inc.
- Michelle Gilkey - Coldwell Banker Residential
- Patricia Gonzales - Coldwell Banker Royal Realty
- Wynee Gonzales - Century 21 Award
- Jacklyn Graff - The Sterling Company
- Debra Grendahl - New Century Realty & Lending
- Carol Hagler - Weichert, REALTORS® Elite
- Jessica Hahn - Coldwell Banker Residential
- Lorena Harting - Beachside Realty
- James Heaps - Turner Real Estate
- Timothy Hinsvark - So Cal Auction Properties, Inc.
- LeeAnn Hoyle - Coastal West Real Estate
- Wen-Yueh Hu - ADW Realty
- Felicity Hunter - Realty Executives
- Jennifer James - Connect Realty.com, Inc.
- Christopher Jensen - Coldwell Banker Res. Brokerage
- Tracy Johnston - G Squared Real Estate Solution
- Susan Kim - JT Altman & Associates
- Bruce King - Century 21 All Service
- Richard Krauss - Fraijo Real Estate & Mortgage
- Nereyda Lopez - Prudential California Realty
- Virgilio Maduro - Allied Financial Network, Inc.
- Benjamin Maidhof - Jim Kelly Realty, Inc.
- Katherine Mayo - Keller Williams Carmel Valley
- Craig Moncreiff - SD Homes
- Hedwig Munn - Gallery Properties
- Quinn Myers - Coldwell Banker Residential
- Pamela Naiman - Highland Realty
- Elizabeth Nguyen - Turnkey Homes and Loans
- Stephen Nissou - Coldwell Banker
- Vicki Olson - Keller Williams Realty
- Maria Peraza - New Era Home Financial Group
- Hilary Peters - Vella Properties
- Stephanie Pitell-Valdez - Realty Executives Dillon
- Christopher Plato - Prudential California Realty
- Maria Presas de Horgan - Prudential California Realty
- Billy Robertson - Cascio Real Estate
- Randy Robertson - Prudential California Realty
- Meghan Roth - Turnkey Homes and Loans
- Michelle Seda - Willis Allen Real Estate
- Mark Silverman - NAI San Diego
- Larry Smith - Coastal Rock Realty
- Olga Solovyeva - Worldwide Signature, Inc.
- Christopher Switzer - Middleton & Associates
- Susan Thomas - Law Marani Real Estate

- Nathan Travassos - Keller Williams SD Metro
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- Christian Wittpenn - ABC Acquisitions LLC
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- George Wood - Home Finders Realty
- Richard Woods - The Metropolitan Group
- Aaron Wright - Homequest Properties
- Louie Zamora - Steven Zamora
- Huichun Zhu - Gold Medal Realty & Mortgage

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- Luis Calleja - El Capitan Realty
- Cassie Cassis - Cassie Cassis, Broker
- Ernest Fraijo - Fraijo Real Estate & Mortgage
- Todd Gates - Gates Real Estate
- Sarah Goncalves - Sarah Goncalves, Broker
- Kobi Grant - Worldwide Signature, Inc.
- Jim Gruler - Jim Gruler
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- Robert Mani - LuxeGlobal, Inc.
- Jake May - The Jake May Team, Inc.
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- Colleen Sansone - Colleen Sansone, Broker
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- Donald Whittaker – So Cal Home Realty

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- Richard Brillantes - RE/MAX Associates
- Dennis Desmond - Atlantic & Pacific Real Estate
- Jeffrey Dowler - Solutions Real Estate
- Joe Gallo - Prudential California Realty
- Christine Kueneker - Windermere Real Estate So Cal
- Sharon Kunkle Bell - Beachside Realty
- Steve Lewis - Premier Realty Associates
- Fernando Lomez - Home Realty USA
- Gayle Montisano - Realty Executives Dillon
- Scott Murphy - San Diego Previews Real Estate
- Letty Perez - SDRE Partners, Inc.
- Eric Peterson - Praxis Realty, Inc.
- Patti Shively - Real Living Lifestyles
- Annie Yeo - Realty Source, Inc.

PARTICIPATE IN NATIONAL OPEN HOUSE WEEKEND

SDAR is pleased to be participating in the REALTOR® Nationwide Open House Weekend April 28 and 29.

This will provide residents throughout the country with a chance to view homes in specific neighborhoods as the home buying season officially kicks off. SDAR hopes you will participate by holding an open house that weekend and placing balloons outside so potential home buyers take notice.

Here’s how you can participate:

- Stop by one of SDAR’s six Service Centers and pick up your FREE balloons (while supplies last).
- Post your open houses on SDAR’s website. Log in from the red “My Account” tab on the home page of SDAR.com and follow the steps.

For more information on the REALTOR® Open House Weekend, visit [www.realtor.org/topics/nationwideopenhouse](http://www.realtor.org/topics/nationwideopenhouse).



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# SEEKING NOMINATIONS FOR 2013 SDAR LEADERSHIP

Take this opportunity to give back to your industry and the organization dedicated to helping you make a living. By serving as an Officer or on the Board of Directors at SDAR, you can help lead our organization to be the best it can be and help guide policies that will serve our members into the future.

The Nominating/Election Committee is seeking recommendations for 2013 SDAR leadership positions. You may nominate yourself or another person who you feel is qualified to hold an officer or director position. Nominations are due by May 11. Please visit [www.sdar.com](http://www.sdar.com) and click on the link to download the Nomination Form and position qualification information.

The Nominating Committee will be interviewing qualified candidates in late May and early June. Candidate guides will be available online and in the San Diego REALTOR® publication during the month of August. Voting begins on August 20 and ends on August 30.

Even if you don't plan to run for office, I encourage all members to get involved in our annual elections. Voting is the easiest way to make your voice heard, so be sure to cast your vote in the upcoming election!

Sincerely,



Donna Sanfilippo  
2012 SDAR President

## Timeline of the SDAR Election process:

- May 11: Deadline at 5:00 p.m. to submit Nomination Form for candidates
- May 22, 23, 29, and June 4: Interviewing of SDAR officer and director candidates
- June 4: Nominating Committee meets to finalize selection of candidates
- July 20: Final date to petition for candidate to appear on ballot
- August 1: Candidate Guide published online
- August 17: Candidate Guide published in San Diego REALTOR® publication
- August 20: Online voting begins at 8:00 a.m. (E-ballot sent via e-mail to all eligible members)
- August 30: Online polls close at 5:00 p.m.
- August 31: Election Committee meets to receive results
- September 4: Election results posted at SDAR offices and on [www.sdar.com](http://www.sdar.com)
- September 7: Annual Meeting (President declares election results)

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makes things look worse by their methodology," Nevin said.

Much of the discussion focused on the ability of buyers to actually qualify for loans. Jeff Stone of NICU fielded questions on why the pendulum seems to have swung too far the other way, making qualifying too cumbersome. While in the past "stated income" might have been the driving factor for qualifying, today's buyers might need two years of certified tax returns to be considered. The participants noted that while more people are turning to self-employment as a result of unemployment, that can be a problem for qualifying. Chamberlin suggested that even Warren Buffett might have a hard time

qualifying because his actual income is so low in light of his investments.

Nationwide, said Bob Kevane, he sees banks moving back into the tougher role that they played in the 1980s. When people stop making payments, the banks are more likely to jump on it quickly and begin the foreclosure process.

There was also discussion of how the commercial market is affected. Properties are being seized due to missed payments, but then the property is resold at a reduced price and rented for a fraction of the going rate. Business tenants then move to take advantage of lower rents, leaving vacancies, and the burden is on their landlord who cannot make their

payments – a cascading effect.

Nevin expressed that San Diego County and Southern California economy are faring better than the state of California. The county in 2012 is expected to add more than 20,000 new jobs across all sectors of the economy, annual resales will remain strong, and home values will stabilize.

Daniel Phelan said that some indications are that we are five years into a ten-year recession, and that we would need to get back to the economic position of 2003-04 to achieve full recovery. He worried that a whole new generation coming out of college may be averse to homeownership. "They don't want the

headache or the risk," he said. There was also a discussion of the burden of student loan debt many students are carrying.

Larry Murnane expressed optimism in the improving job market and affordability of homes, and that San Diego is not hurting by the fact that tourism is up and crime is down

Chamberlin agreed, but added some food for thought: "Last year we were seeing some pretty good signs, and then we were hit with the (Japan) tsunami. You never know what's the next card in the deck."

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Doc Spaulding  
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Sales Manager  
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Josh Lander  
619-602-1587  
Sales Manager  
NMLSR ID 766437



Brian Fraser  
714-488-2245  
Sales Manager  
NMLSR ID 653793



David Gaylord  
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George Radlick  
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Cambria Samuelson  
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Mark Joplin  
619-368-1294  
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Kathy Trolinger  
619-208-0460  
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1. Available on all qualified purchase transactions. Other terms and conditions apply. See a home mortgage consultant for details.

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MARCH STATISTICS DETACHED HOMES

		Current Year - 2012						Previous Year - 2011					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	9	40	85	75	\$385,000	\$390,000	18	36	79	88	\$425,000	\$434,000
91902	Bonita	17	37	73	98	\$410,000	\$410,000	16	37	106	93	\$412,500	\$431,000
91905	Boulevard	2	5	359	213	\$82,500	\$110,000	1	2	49	77	\$120,000	\$117,500
91906	Campo	9	22	55	80	\$131,000	\$125,750	5	17	123	81	\$141,750	\$145,000
91910	Chula Vista	32	83	86	78	\$292,500	\$298,000	38	93	83	100	\$317,500	\$320,000
91911	Chula Vista	39	95	94	104	\$270,000	\$268,000	38	115	64	96	\$255,000	\$270,000
91913	Chula Vista	41	119	115	93	\$360,000	\$363,990	31	94	85	100	\$372,500	\$379,950
91914	Chula Vista	25	59	118	104	\$441,500	\$441,500	24	58	88	81	\$475,000	\$511,372
91915	Chula Vista	39	98	111	122	\$352,000	\$360,000	29	78	91	91	\$380,000	\$371,500
91916	Descanso	1	4	35	73	\$60,000	\$280,500	4	5	88	72	\$231,750	\$220,000
91917	Dulzura	0	1	0	156	\$0	\$260,000	0	1	0	172	\$0	\$339,000
91931	Guatay	0	1	0	140	\$0	\$120,000	0	0	0	0	\$0	\$0
91932	Imperial Beach	14	31	131	110	\$286,250	\$288,400	8	15	69	59	\$243,500	\$275,000
91934	Jacumba	0	3	0	47	\$0	\$50,000	0	5	0	86	\$0	\$46,900
91935	Jamul	10	24	79	107	\$443,500	\$440,000	14	25	58	72	\$453,500	\$451,500
91941	La Mesa	34	84	99	88	\$434,950	\$407,000	33	65	101	94	\$390,000	\$386,000
91942	La Mesa	23	63	79	80	\$300,000	\$310,000	14	32	72	76	\$320,000	\$324,500
91945	Lemon Grove	9	50	47	81	\$245,250	\$254,150	14	41	66	66	\$242,500	\$247,000
91948	Mount Laguna	1	1	323	323	\$120,000	\$120,000	0	0	0	0	\$0	\$0
91950	National City	18	58	100	91	\$202,500	\$200,000	17	64	87	94	\$225,000	\$220,000
91962	Pine Valley	1	6	35	87	\$215,900	\$207,950	2	3	102	70	\$254,500	\$257,000
91963	Potrero	0	0	0	0	\$0	\$0	0	1	0	51	\$0	\$225,000
91977	Spring Valley	36	116	57	69	\$278,000	\$248,500	39	120	127	106	\$260,000	\$260,000
91978	Spring Valley	4	12	107	102	\$439,500	\$311,665	3	16	43	115	\$280,000	\$342,500
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	5	10	131	155	\$415,000	\$503,500	1	8	61	55	\$150,000	\$399,241
92004	Borrego Springs	9	15	83	96	\$130,000	\$124,800	10	21	261	211	\$246,750	\$171,500
92007	Cardiff By The Sea	7	20	87	88	\$900,000	\$749,500	7	17	75	63	\$645,000	\$775,000
92008	Carlsbad	13	37	92	107	\$475,000	\$520,000	15	28	114	112	\$700,000	\$610,000
92009	Carlsbad	48	107	97	98	\$647,995	\$655,000	41	100	93	90	\$701,000	\$677,495
92010	Carlsbad	11	26	47	67	\$530,000	\$483,500	10	30	52	77	\$504,995	\$519,995
92011	Carlsbad	15	47	66	83	\$730,000	\$725,000	16	54	65	78	\$692,500	\$692,500
92014	Del Mar	9	28	127	136	\$1,650,000	\$1,537,500	12	28	95	119	\$1,397,813	\$1,335,000
92019	El Cajon	32	74	93	99	\$348,500	\$340,000	24	72	75	85	\$368,500	\$339,950
92020	El Cajon	19	65	66	68	\$305,000	\$320,000	23	64	86	82	\$285,000	\$348,950
92021	El Cajon	39	106	94	99	\$274,000	\$281,000	25	60	74	80	\$308,000	\$296,000
92024	Encinitas	36	78	97	86	\$788,353	\$777,500	26	68	107	81	\$660,000	\$700,000
92025	Escondido	18	59	89	87	\$377,000	\$344,000	21	59	105	86	\$317,000	\$305,000
92026	Escondido	43	105	97	101	\$275,000	\$300,000	34	95	97	101	\$381,000	\$350,000
92027	Escondido	40	118	98	105	\$260,450	\$252,500	39	105	72	76	\$295,000	\$282,000
92028	Fallbrook	59	122	116	101	\$336,000	\$317,450	51	121	104	111	\$370,000	\$359,000
92029	Escondido	13	38	66	121	\$480,000	\$518,500	10	25	149	113	\$431,500	\$455,000
92036	Julian	4	13	226	181	\$202,500	\$180,000	2	17	165	120	\$272,500	\$175,000
92037	La Jolla	34	74	89	95	\$1,330,388	\$1,358,888	26	61	100	88	\$1,210,000	\$1,220,000
92040	Lakeside	23	70	62	69	\$295,000	\$302,500	18	64	66	94	\$280,000	\$286,500
92054	Oceanside	20	53	89	87	\$354,750	\$345,500	14	44	114	93	\$405,000	\$355,000
92056	Oceanside	26	86	107	89	\$320,000	\$310,000	37	84	50	79	\$343,900	\$335,000
92057	Oceanside	54	116	104	96	\$341,000	\$333,900	43	103	65	84	\$320,000	\$322,500
92058	Oceanside	14	31	83	136	\$322,500	\$289,000	10	33	46	79	\$312,500	\$333,500
92059	Pala	0	0	0	0	\$0	\$0	0	2	0	119	\$0	\$305,000
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	1	0	122	\$0	\$482,500
92061	Pauma Valley	2	3	356	441	\$357,500	\$340,000	5	9	139	127	\$249,000	\$322,000

		Current Year - 2012						Previous Year - 2011					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	42	106	89	86	\$431,000	\$461,150	46	104	88	85	\$445,000	\$475,000
92065	Ramona	44	96	103	100	\$329,000	\$314,950	31	84	117	96	\$276,000	\$304,500
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	11	38	196	206	\$2,160,000	\$2,165,000	24	50	142	163	\$2,257,500	\$2,012,500
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	27	75	98	92	\$346,000	\$329,500	22	62	112	94	\$377,500	\$365,000
92070	Santa Ysabel	1	5	25	74	\$327,000	\$327,000	0	1	0	133	\$0	\$287,700
92071	Santee	36	87	67	74	\$315,500	\$299,900	29	80	87	82	\$312,000	\$305,000
92075	Solana Beach	9	24	122	122	\$990,000	\$905,000	4	14	112	109	\$1,445,000	\$1,037,755
92078	San Marcos	51	107	85	94	\$435,000	\$425,990	32	82	68	90	\$432,500	\$455,000
92081	Vista	22	63	92	96	\$312,450	\$340,000	10	33	73	97	\$356,000	\$343,000
92082	Valley Center	13	49	108	101	\$330,000	\$330,000	17	52	73	100	\$435,000	\$403,500
92083	Vista	18	59	82	78	\$256,500	\$252,000	24	53	85	112	\$246,500	\$252,000
92084	Vista	27	77	73	70	\$299,000	\$300,000	34	65	92	96	\$367,500	\$360,000
92086	Warner Springs	0	1	0	117	\$0	\$100,199	1	2	17	113	\$97,000	\$76,000
92091	Rancho Santa Fe	5	5	153	153	\$2,250,000	\$2,250,000	1	5	9	168	\$960,000	\$920,000
92096	San Marcos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	0	1	0	217	\$0	\$405,000	1	1	464	464	\$560,000	\$560,000
92102	San Diego	17	38	93	73	\$219,500	\$222,250	17	39	48	60	\$207,000	\$217,000
92103	Mission Hills	18	32	90	102	\$454,500	\$584,500	14	35	46	73	\$706,500	\$687,500
92104	North Park	19	47	67	74	\$429,000	\$390,000	24	47	84	80	\$302,500	\$355,000
92105	East San Diego	20	52	138	113	\$210,500	\$208,000	16	52	65	62	\$231,500	\$216,650
92106	Point Loma	9	28	35	72	\$690,000	\$672,500	22	41	69	83	\$787,500	\$700,000
92107	Ocean Beach	13	28	41	59	\$765,000	\$660,000	9	22	89	69	\$885,000	\$660,000
92108	Mission Valley	0	1	0	218	\$0	\$425,000	0	1	0	9	\$0	\$485,000
92109	Pacific Beach	7	26	88	99	\$700,000	\$713,500	11	22	63	94	\$649,000	\$639,750
92110	Old Town SD	11	29	68	81	\$530,980	\$450,000	5	17	93	67	\$640,000	\$525,000
92111	Linda Vista	27	51	44	54	\$365,000	\$340,000	21	55	71	75	\$350,000	\$353,500
92113	Logan Heights	9	31	107	89	\$149,900	\$181,000	9	33	78	72	\$180,000	\$180,000
92114	Encanto	55	156	67	82	\$220,000	\$210,000	54	150	91	91	\$222,500	\$222,500
92115	College Grove	29	91	49	84	\$330,000	\$330,000	27	63	73	79	\$332,000	\$333,500
92116	Normal Heights	14	37	15	37	\$392,000	\$389,000	10	40	37	54	\$362,750	\$412,500
92117	Clairemont Mesa	30	91	65	79	\$395,950	\$385,000	32	86	70	76	\$400,000	\$400,000
92118	Coronado	7	28	72	82	\$1,050,000	\$1,225,000	12	32	117	108	\$925,000	\$1,245,000
92119	San Carlos	14	47	39	53	\$382,500	\$395,777	16	36	65	71	\$391,500	\$391,500
92120	Del Cerro	19	57	55	76	\$425,000	\$412,250	11	38	49	59	\$397,000	\$412,500
92121	Sorrento	2	4	56	37	\$687,000	\$668,500	1	5	28	108	\$620,000	\$635,000
92122	University City	15	30	42	54	\$630,000	\$619,500	7	20	126	103	\$640,000	\$620,000
92123	Serra Mesa	13	30	62	67	\$362,000	\$365,750	8	24	50	72	\$372,000	\$352,500
92124	Tierrasanta	10	22	67	83	\$484,500	\$507,500	10	20	62	54	\$505,000	\$523,700
92126	Mira Mesa	41	97	60	83	\$375,000	\$349,000	38	87	72	80	\$381,000	\$372,500
92127	Rancho Bernardo	45	111	95	108	\$612,000	\$645,000	34	82	74	95	\$724,000	\$695,000
92128	Rancho Bernardo	38	115	82	95	\$455,000	\$465,000	41	88	81	82	\$535,000	\$484,000
92129	Rancho Penasquitos	32	75	66	83	\$525,500	\$510,000	32	57	57	59	\$522,500	\$529,750
92130	Carmel Valley	29	80	89	90	\$910,000	\$821,500	40	94	64	75	\$912,500	\$947,500
92131	Scripss Miramar	19	48	46	75	\$610,000	\$628,500	24	66	59	75	\$612,500	\$636,000
92134	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92139	Paradise Hills	25	55	61	87	\$230,000	\$232,000	16	45	54	76	\$237,000	\$255,000
92145	Miramor	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	37	100	98	101	\$272,000	\$273,950	28	84	105	114	\$247,500	\$264,950
92173	San Ysidro	5	13	127	75	\$265,000	\$242,000	5	20	99	78	\$261,000	\$246,000
GROUP TOTAL COUNTS:		1892	4956					1738	4485				

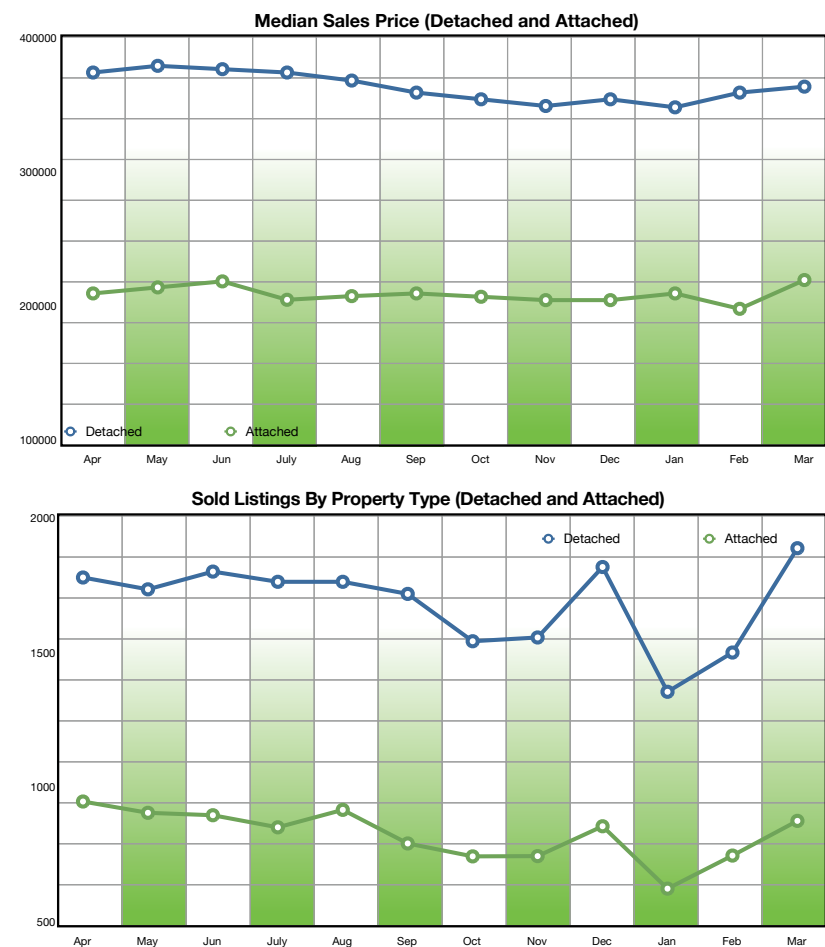
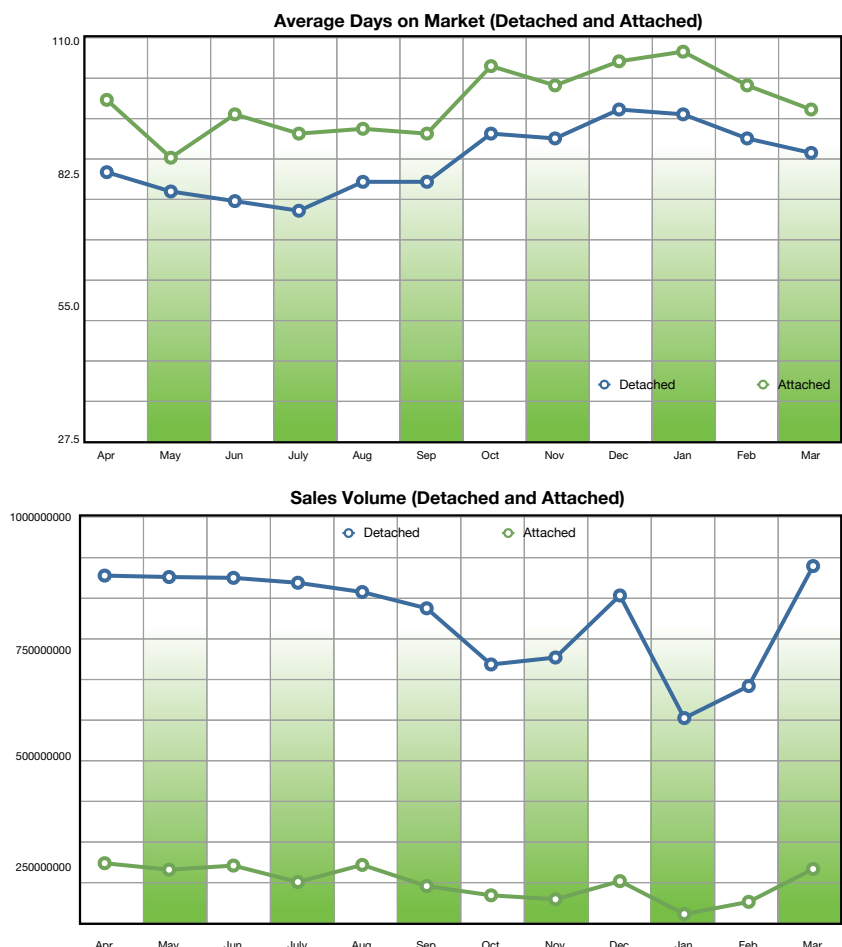


MARCH STATISTICS ATTACHED HOMES

		Current Year - 2012						Previous Year - 2011					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	3	5	57	120	\$94,000	\$112,000	4	11	116	128	\$131,500	\$113,000
91902	Bonita	3	6	15	72	\$229,900	\$180,050	1	3	10	56	\$106,000	\$150,000
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91910	Chula Vista	11	34	52	84	\$161,000	\$160,500	14	39	74	92	\$175,000	\$165,000
91911	Chula Vista	5	22	113	109	\$125,000	\$148,250	16	47	146	131	\$145,000	\$135,000
91913	Chula Vista	20	57	111	137	\$210,000	\$195,000	21	57	153	117	\$170,000	\$190,000
91914	Chula Vista	3	14	80	111	\$203,000	\$216,450	8	24	65	89	\$212,500	\$225,000
91915	Chula Vista	15	36	72	108	\$212,000	\$220,000	10	39	153	161	\$202,500	\$220,000
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	4	16	133	107	\$300,000	\$226,000	5	16	140	185	\$135,000	\$160,000
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91941	La Mesa	1	3	4	22	\$296,800	\$146,500	2	5	101	69	\$107,000	\$145,000
91942	La Mesa	16	36	111	98	\$156,000	\$165,250	14	33	128	135	\$184,000	\$175,000
91945	Lemon Grove	1	1	30	30	\$116,100	\$116,100	3	10	56	107	\$85,000	\$112,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	3	13	137	175	\$188,000	\$105,150	8	24	34	77	\$94,250	\$126,650
91962	Pine Valley	1	1	13	13	\$18,000	\$18,000	1	1	113	113	\$18,000	\$18,000
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91977	Spring Valley	9	20	99	80	\$125,000	\$117,000	5	18	75	100	\$112,000	\$111,000
91978	Spring Valley	1	5	81	140	\$132,000	\$132,000	2	2	15	15	\$169,500	\$169,500
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	1	1	113	113	\$70,000	\$70,000	2	7	260	136	\$110,000	\$142,000
92004	Borrego Springs	2	2	154	154	\$68,700	\$68,700	3	6	414	229	\$125,000	\$127,450
92007	Cardiff By The Sea	6	10	42	50	\$435,000	\$420,000	5	9	105	126	\$375,000	\$375,000
92008	Carlsbad	11	19	89	108	\$375,000	\$375,000	6	13	78	64	\$290,000	\$300,000
92009	Carlsbad	25	74	115	112	\$272,000	\$279,000	22	49	57	86	\$275,450	\$295,000
92010	Carlsbad	9	22	140	141	\$289,000	\$299,450	2	14	119	87	\$262,500	\$308,750
92011	Carlsbad	7	13	65	67	\$429,000	\$429,000	5	9	60	49	\$435,000	\$410,000
92014	Del Mar	4	11	93	47	\$657,100	\$413,000	2	14	78	119	\$795,000	\$505,000
92019	El Cajon	10	29	98	94	\$174,000	\$163,000	14	33	97	98	\$184,000	\$167,000
92020	El Cajon	11	29	81	130	\$108,000	\$103,500	10	36	81	85	\$92,000	\$95,750
92021	El Cajon	17	41	86	90	\$105,000	\$110,000	19	44	91	74	\$91,000	\$110,050
92024	Encinitas	16	40	89	105	\$355,000	\$340,000	15	37	46	67	\$485,000	\$384,500
92025	Escondido	11	21	102	83	\$152,000	\$147,000	8	26	111	122	\$154,250	\$124,500
92026	Escondido	6	22	48	125	\$159,000	\$118,000	17	45	135	121	\$175,000	\$135,000
92027	Escondido	7	18	127	85	\$114,000	\$105,000	6	22	63	77	\$151,000	\$93,750
92028	Fallbrook	1	6	46	43	\$95,000	\$90,000	3	4	89	123	\$191,000	\$181,500
92029	Escondido	1	2	13	72	\$239,900	\$177,450	0	2	0	40	\$0	\$217,500
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92037	La Jolla	20	52	118	147	\$586,000	\$530,000	23	54	107	106	\$487,000	\$475,000
92040	Lakeside	9	21	101	88	\$95,000	\$95,000	4	18	122	106	\$93,500	\$93,500
92054	Oceanside	6	28	43	110	\$301,750	\$330,000	10	24	106	126	\$339,500	\$281,250
92056	Oceanside	17	57	60	78	\$174,000	\$185,000	20	54	80	69	\$186,750	\$186,750
92057	Oceanside	18	58	73	109	\$142,500	\$140,000	21	60	74	79	\$140,500	\$139,950
92058	Oceanside	8	17	91	115	\$153,950	\$156,000	11	31	154	112	\$156,800	\$155,000
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92061	Pauma Valley	1	2	14	44	\$209,000	\$194,250	2	4	271	155	\$237,500	\$186,000

		Current Year - 2012						Previous Year - 2011					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	4	15	87	61	\$264,950	\$257,000	4	9	53	84	\$225,500	\$255,000
92065	Ramona	1	3	45	110	\$105,900	\$132,500	0	2	0	140	\$0	\$135,225
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	2	0	181	\$0	\$742,500	0	0	0	0	\$0	\$0
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	6	18	184	124	\$140,050	\$152,500	10	33	137	89	\$148,000	\$145,000
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92071	Santee	19	42	111	106	\$179,900	\$171,050	22	56	62	76	\$191,250	\$179,250
92075	Solana Beach	11	25	169	138	\$530,000	\$535,000	12	20	136	118	\$477,250	\$503,750
92078	San Marcos	23	75	99	100	\$260,000	\$265,000	9	41	71	94	\$252,000	\$252,000
92081	Vista	4	7	53	89	\$182,500	\$180,000	0	11	0	67	\$0	\$168,300
92082	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92083	Vista	4	16	68	77	\$160,000	\$147,000	10	20	194	185	\$167,500	\$167,500
92084	Vista	2	9	149	123	\$112,700	\$121,000	5	10	77	90	\$135,000	\$158,800
92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	1	4	253	148	\$620,000	\$635,000	0	2	0	165	\$0	\$567,450
92096	San Marcos	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	73	192	91	97	\$384,000	\$347,500	97	228	82	104	\$355,000	\$325,000
92102	San Diego	5	15	41	84	\$132,000	\$171,500	7	20	66	63	\$167,000	\$154,000
92103	Mission Hills	28	63	73	95	\$303,500	\$300,000	30	56	85	89	\$335,000	\$350,000
92104	North Park	17	49	94	90	\$202,000	\$165,000	12	38	116	96	\$193,950	\$185,000
92105	East San Diego	10	32	77	76	\$101,125	\$95,000	6	25	135	114	\$81,500	\$86,000
92106	Point Loma	2	10	47	102	\$510,000	\$274,250	1	7	298	205	\$120,000	\$252,000
92107	Ocean Beach	1	10	99	78	\$220,000	\$250,000	5	13	48	84	\$247,500	\$247,500
92108	Mission Valley	22	68	75	112	\$172,500	\$169,250	15	60	86	96	\$273,000	\$197,500
92109	Pacific Beach	22	52	114	108	\$359,500	\$404,000	21	59	86	75	\$443,000	\$395,000
92110	Old Town SD	12	36	106	108	\$161,450	\$185,500	12	32	71	81	\$252,450	\$232,000
92111	Linda Vista	12	34	99	119	\$207,500	\$222,500	16	43	190	127	\$170,500	\$169,000
92113	Logan Heights	1	6	3	132	\$184,000	\$183,500	2	7	197	117	\$150,000	\$100,000
92114	Encanto	3	4	370	307	\$169,000	\$162,500	2	5	93	52	\$175,450	\$172,500
92115	College Grove	17	47	102	92	\$125,000	\$106,700	20	54	60	60	\$115,500	\$110,500
92116	Normal Heights	14	30	90	108	\$191,500	\$163,000	14	34	70	90	\$163,500	\$150,000
92117	Clairemont Mesa	10	29	81	73	\$216,250	\$188,000	2	21	197	135	\$285,000	\$249,000
92118	Coronado	15	26	174	172	\$850,000	\$897,500	5	14	126	137	\$1,100,000	\$911,250
92119	San Carlos	7	16	26	62	\$159,900	\$154,500	8	28	79	74	\$135,500	\$146,000
92120	Del Cerro	12	29	88	89	\$126,250	\$125,000	5	16	84	74	\$142,000	\$139,150
92121	Sorrento	0	7	0	56	\$0	\$280,000	3	8	77	64	\$350,000	\$350,000
92122	University City	25	58	105	97	\$225,000	\$222,750	29	68	125	118	\$234,000	\$223,000
92123	Serra Mesa	10	29	116	125	\$185,000	\$230,000	8	24	104	104	\$177,500	\$223,500
92124	Tierrasanta	2	10	141	126	\$256,000	\$235,500	5	19	57	101	\$265,000	\$265,000
92126	Mira Mesa	22	65	108	109	\$175,050	\$175,100	17	52	77	78	\$185,000	\$185,000
92127	Rancho Bernardo	22	61	93	117	\$285,000	\$215,000	16	42	105	77	\$253,750	\$234,775
92128	Rancho Bernardo	43	96	119	105	\$223,500	\$215,000	41	89	91	87	\$222,000	\$233,500
92129	Rancho Penasquitos	10	35	85	119	\$223,000	\$173,000	9	31	89	121	\$180,000	\$185,000
92130	Carmel Valley	26	61	45	61	\$363,950	\$380,000	26	54	65	84	\$399,500	\$400,000
92131	Scripps Miramar	21	45	125	106	\$330,000	\$270,000	16	34	84	83	\$302,500	\$330,000
92134	San Diego Downtown	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92139	Paradise Hills	10	34	67	99	\$141,250	\$141,250	13	37	146	153	\$116,000	\$145,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	5	20	124	149	\$145,000	\$152,500	14	41	89	83	\$167,500	\$170,000
92173	San Ysidro	4	15	104	88	\$160,000	\$100,250	11	21	116	99	\$109,000	\$115,000
GROUP TOTAL COUNTS:		878	2364					904	2428				





COMPARATIVE SALES - EXISTING HOMES - MARCH 2012 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume March 2012	\$247,596,766	-1.653	33.122	\$909,511,219	2.853	32.854
2 Average Sales Price March 2012	\$282,001	1.259	13.563	\$480,714	-5.519	5.609
3 Median* Sales Price March 2012	\$220,000	4.760	10.830	\$364,450	-5.330	1.230
4 Sold Listings March 2012	878	-2.876	17.223	1,892	8.861	25.798
5 Average Days on Market March 2012	96	-2.041	-4.950	87	3.571	-3.333
6 Total Sales Volume March 2011	\$251,758,411			\$884,283,257		
7 Average Sales Price March 2011	\$278,494			\$508,794		
8 Median* Sales Price March 2011	\$210,000			\$385,000		
9 Sold Listings March 2011	904			1,738		
10 Average Days on Market March 2011	98			84		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2012	\$619,881,221	-0.091		\$2,298,914,776	4.939	
12 Average Sales Price YTD 2012	\$262,217	2.614		\$463,865	-5.034	
13 Median* Sales Price YTD 2012	\$209,000	2.450	N/A	\$356,000	-3.780	N/A
14 Sold Listings YTD 2012	2,364	-2.636		4,956	10.502	
15 Average Days on Market YTD 2012	104	5.051		91	2.247	
16 Total Sales Volume YTD 2011	\$620,443,772			\$2,190,720,524		
17 Average Sales Price YTD 2011	\$255,537			\$488,455		
18 Median* Sales Price YTD 2011	\$204,000			\$370,000		
19 Sold Listings YTD 2011	2,428			4,485		
20 Average Days on Market YTD 2011	99			89		

Copyright 2012 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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# HOMEOWNERS ASSISTANCE PROGRAM FOR MILITARY SERVICE MEMBERS...A HAP-PY ENDING?

By Denise Korpinen

In February of 2009, the Federal Government expanded the Department of Defense Homeowner's Assistance Program (HAP) through the American Recovery and Reinvestment Act. HAP is best described as a military seller's assistance program which covers eligible Service Members affected by base closures and the mortgage crisis including: Wounded Warriors, Ill members, Surviving Spouses, BRAC and Service Member Homeowners moving due to Permanent Change of Station/PCS orders.

Qualifications for the program are not income or rank based. However, time and date criteria exists. Application and additional qualifying details may be found at <http://hap.usace.army.mil> or by calling (800) 861-8144.

This article is to address recent changes to the program and how REALTORS® may best continue to help Service Members obtain their goal utilizing HAP. You see, nothing HAP-pens with HAP without three basic things:

- 1) Service Member submittal of complete HAP application
- 2) A qualified, fully executed and vetted offer to purchase
- 3) Federal funding assigned

For the last two years, REALTORS® have been able to assist Service Members in obtaining benefits. We have utilized our resources to help members complete HAP applications by supplying deeds, recorded mortgage, current value information, advertising and negotiating offers. Through great persistence Service Members have avoided short sales, returned to a level of financial stability, and maintained the sanctity of their security clearance.

Working towards close of these sales has many ups and downs! Like most transactions in real estate today there are many hands involved and limited control over timing. Continuous communication is needed to keep Service Member seller and buyer moving forward. Listing agents must stay in communication with HAP.

Changes to how HAP benefits are processed were instituted in late January. HAP has gone to processing benefits much closer to how listed on its website. The "Government Assisted Private Sale/GAPS" is no longer an option. GAPS benefits applied when a member had put more than 10% of the original purchase price into their property by large down payment, principal paid down over time, or documented improvements. In such a case the government did not have to take title to the property (acquire) and the member did not usually have to come up with substantial funds to close. Instead, HAP would process benefits based on estimated HUD1 and send funds to

escrow for close date. This was the most expeditious way to close a HAP property- most often in 45 days. Now a member with substantial equity would need to come up with all cash needed to close and submit to HAP for "Private Sale Reimbursement". This is the only way to potentially recoup and any equity, but a bit risky in that benefits are not guaranteed until final HUD1 is submitted and assigned funds by HAP.

Service Members will most often use "Government Acquisition" to sell their home. Government Acquisition for qualified outstanding mortgage value is the only option for Members who have paid off little to no principal. Using this option, the Seller most often has to bring in current month prorated through close date mortgage interest, property taxes and HOA dues. Seller also has to pay any HOA document or transfer fees, HOA community enhancement, termite repairs and home warranty outside escrow if agreed to in contract. Mortgage must be current. Those who use government acquisition are not able to recoup any equity. Members who refinanced add an additional dynamic to the mix and may owe more funds to close.

HAP had three district offices and Service Members applying for benefits for California properties were required to send their documentation to the Sacramento District. HAP announced the Sacramento and Fort Worth districts would close their doors in March. All unclosed applications were forwarded to the Savannah District. Savannah HAP has received roughly 2,300 files to process in addition to its regular workload. They are also tasked with receiving all new applications. The eligibility staff is doing their best to

enter all the applications into the system and determine status of the files. Once it is confirmed the applicant is eligible and still seeking benefits, the file moves to a benefits processor. HAP Savannah's goal has always been to close in less than 90 days from transfer to benefits. Volume, funding and legal items pertaining to the file have influence over closing date. Responsiveness of applicant and closing team can greatly influence time to close.

Sadly, HAP is scheduled to end financial assistance to PCS Service Members in need September 30, 2012, or sooner dependent upon funding. I'd like to encourage fellow Realtors to continue to assist these Service Members in selling their homes. Funding is still available! It is imperative to send offers to HAP as quickly as possible. Funding

is not locked on for the sale until an offer has been reviewed, approved, and assigned funds by HAP benefits department. With communication and planning there can still be a HAP-py ending for your Service Member and Buyer!

*Denise Korpinen is a REALTORS®, wife of an active duty U.S. Marine, Veteran, and trained in many aspects of military family readiness. It has been her distinct pleasure to work directly with over 45 HAP applicants. Korpinen recently closed six HAP acquisitions and has three more processing, which has afforded the current information for the article! She enjoys volunteering to chauffeur for her daughters' sports games and raising awareness of needs for children in foster care and who need adoptive "forever families."*

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# MEMBERS RECEIVE GRANTS FOR REALTOR® UNIVERSITY

SDAR members Gerri-Lynn Fives and Vernice Ross were recently awarded grants to attend the Master of Real Estate degree program through REALTOR® University. The university offers the degree for real estate professionals who are interested in expanding their education to advance their career and improve their business.

Recently granted operating and degree authority by the Illinois Board of Higher Education, REALTOR® University was established by the National Association of REALTORS®. "The Master of Real Estate Degree program will go a long way toward raising professionalism in real estate and creating the highest standard of competen-

cy in the industry," said REALTOR® University President and NAR Chief Executive Officer Dale Stinton.

Courses will be offered in eight week sessions, six times annually and taught by Ph.D.-level academic/practitioners. REALTOR® University also has the largest real estate library in the world and a research center which is a think tank/real estate research laboratory that provides current, hands-on and results-oriented data and analysis relevant to industry trends and policy issues from a practical standpoint. For more information on REALTOR® University, visit [www.REALTORU.com](http://www.REALTORU.com) or call 855-786-6546 (855-RUONLINE).

## Mexican Representatives Visit



Several Mexican Associations of the State of Baja California including the State Council of Professional Real Estate Agents (CEPIBC) had a tour of SDAR offices in Kearny Mesa recently. Also in attendance were representatives the Association of Professional Real Estate Agents APIT (Tijuana Chapter)/ AMPI (Tijuana Chapter), and a representative of Bustamante Realty Group. Jose Payne King of SDAR's Global Real Estate Council gave attendees a brief lesson on Tempo in Spanish, and SDAR's Calina Gercke explained, in Spanish, the functions of the Risk Management Department and distributed the Spanish version of the Code of Ethics Department. Our thanks to SDAR member Edmundo Villa for arranging the tour.



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SDAR Education Schedule

Classes subject to change or cancellation.

Check [www.sdar.com](http://www.sdar.com) for current information.

LEGEND:  KEARNY MESA  SOUTH COUNTY  EAST COUNTY  DEL MAR  CORONADO

R-Plus = REALTOR® Plus+ price  
RMS = Risk Management Specialist price

APR	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
23	NAR Mandatory Ethics Training	9:00 am – 1:00 pm	\$20	Free	\$20	\$30	4 ET	Michael Spilger, Esq.
24	A Broker's Platform to Success	9:00 am – 4:00 pm	\$50.15	\$59	\$59	\$89	NA	J. Alan Sappenfield
24	Selling Affordable Green Homes	12:00 pm – 1:30 pm	Free	Free	\$10	\$20	NA	Lindsey Taggart
25	How to Avoid Litigation (26 Ways to Avoid Lawsuits)	9:00 am – 1:00 pm	\$68.85	\$65	\$81	\$90	4 CP	Michael Spilger, Esq.
26	Short Sales & Foreclosures (SFR Designation)	8:30 am – 5:00 pm	\$84.15	\$99	\$99	\$149	8 CP	Ginni Field
26	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
28	Notary Class & Exam	8:00 am – 5:00 pm	\$84.15	\$99	\$99	\$129	NA	Minnie Lush
30	Agent Boot Camp: Jump Start Your Career	9:00 am – 3:30 pm	FREE	FREE	FREE	\$50	NA	Patrick Alexander
27 & 30	Seller Representative Specialist (SRS)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$349	12 CP	Steve Casper John Altman
MAY	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
1	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
2 & 3	Intro to Commercial Investment Real Estate Analysis	8:30 am – 5:30 pm	\$395	\$395	\$395	\$395	18 CP	Larry Rothacher
8	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
10 & 11	Seniors Real Estate Specialist (SRES Designation)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$329	12 CP	Ginni Field
10	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
16	Agent Boot Camp: Jump Start Your Career	9:00 am – 3:30 pm	FREE	FREE	FREE	\$50	NA	Patrick Alexander
17	Tempo/Fusion Tips & Updates	4:00 pm – 6:00 pm	Free	Free	Free	Free	NA	Sandicor Trainer
22	Short Sales: Legal Pitfalls... Agents Beware!	9:00 am – 12:00 pm	\$18.70	\$22	\$29	\$40	NA	Michael Spilger, Esq.
24 & 25	Technology to Advance Your Business (CRS 206)	8:30 am – 5:00 pm	\$254.15	\$299	\$299	\$329	NA	Michael Selvaggio
24	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
25	Certified Condominium Specialist/CID Specialist	8:30 am – 5:00 pm	\$92.65	\$109	\$109	\$149	8 CP	Wesley Barrett Ross, Esq. Candy Peak
For easy registration and more information, visit <a href="http://www.sdar.com">www.sdar.com</a> or call (858) 715-8040								



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# MAY 2012 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		<b>1</b> Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)  Free MLS Training (Day 1) 9:15 am–4:30 pm. (Kearny Mesa)	<b>2</b> Introduction to Commercial Investment R.E. Analysis (Day 1) 8:30 am–5:30 pm (Del Mar)  East & South County Pitch/Caravan 9:00 am–12:00 pm	<b>3</b> Introduction to Commercial Investment R.E. Analysis (Day 2) 8:30 am–5:30 pm (Del Mar)	<b>4</b>	<b>5</b>
<b>6</b>	<b>7</b> New Member Orientation 8:30 am–3:30 pm (Kearny Mesa)	<b>8</b> Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)  Free MLS Training (Day 2) 9:15 am–4:30 pm. (Kearny Mesa)	<b>9</b> East & South County Pitch/Caravan 9:00 am–12:00 pm	<b>10</b> Seniors Real Estate Specialist (Day 1) 9:00 am–4:00 pm (Del Mar)  zipForm® 6 Hands-On Lab 9:00 am–12:00 pm (Kearny Mesa)  Commercial R.E. Seminar 12:00 pm–1:30 pm (Kearny Mesa)	<b>11</b> Seniors Real Estate Specialist (Day 2) 9:00 am–4:00 pm (Del Mar)	<b>12</b> One-Day Prep Course 8:30 am–5:00 pm (Kearny Mesa)
<b>13</b>	<b>14</b>	<b>15</b> Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	<b>16</b> Agent Boot Camp 9:00 am–3:30 pm (Kearny Mesa)  East & South County Pitch/Caravan 9:00 am–12:00 pm	<b>17</b> Tempo/Fusion Tips & Updates 4:00 pm–6:00 pm (South County)	<b>18</b> GRI - Real Property, Tax & Exchanging 8:00 am–5:00 pm (Kearny Mesa)	<b>19</b>
<b>20</b>	<b>21</b>	<b>22</b> Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)  Short Sales - Legal Pitfalls 9:00 am–12:00 pm (Kearny Mesa)	<b>23</b> East & South County Pitch/Caravan 9:00 am–12:00 pm  Broker Exchange Mixer 11:30 am–1:00 pm (Coronado)	<b>24</b> CRS 206: Technology (Day 1) 8:00 am–5:00 pm (Kearny Mesa)  zipForm® 6 Hands-On Lab 9:00 am–12:00 pm (Del Mar)	<b>25</b> CRS 206: Technology (Day 2) 8:00 am–5:00 pm (Kearny Mesa)  Certified Condo Specialist/ Certified CID Specialist 8:30 am–5:00 pm (Kearny Mesa)	<b>26</b>
<b>27</b> Memorial Day SDAR Service Centers Closed	<b>28</b>	<b>29</b> Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	<b>San Diego County REALTOR® Expo &amp; Conference</b> 9:00 am–5:00 pm Town and Country Resort & Convention Center <a href="http://www.sdarexpo.com">www.sdarexpo.com</a>	<b>31</b>		

COMMITTEE MEETINGS	
7	<b>Executive</b> 2:00 pm - 5:00 pm
8	<b>Bylaws</b> 3:00 pm – 5:00 pm
9	<b>Commercial Alliance (CRASD)</b> 9:00 am - 10:00 am
9	<b>Grievance</b> 9:00 am - 12:00 pm
9	<b>Risk Management</b> 12:00 pm - 2:00 pm
11	<b>SDAR Board of Directors</b> 8:30 am - 12:00 pm
14	<b>Housing Opportunities</b> 9:30 am - 11:30 am
15	<b>Membership &amp; Education</b> 2:00 pm - 4:00 pm
15	<b>CREA Board of Directors</b> (at Coronado Service Center) 3:00 pm – 5:00 pm
16	<b>Professional Standards Exec.</b> 10:00 am - 12:00 pm
17	<b>Young Professionals Network</b> 10:45 am - 12:00 pm
24	<b>Business Dev. &amp; Technology</b> 2:00 pm – 4:00 pm
25	<b>Government Affairs</b> 9:00 am - 11:00 am
25	<b>REALTOR® Political Affairs</b> 12:00 pm - 2:00 pm
29	<b>C.A.R./NAR Leadership</b> 9:00 am - 11:00 am
30	<b>Budget &amp; Assets</b> 2:00 pm - 4:00 pm
31	<b>Executive</b> 2:00 pm - 5:00 pm

All classes/events subject to change or cancellation.



Our agents earn competitive splits, pay no monthly fees or franchise fees & Utopia pays for E&O insurance. Utopia agents enjoy free work stations and use of conference rooms.



**Robert Schlesier**  
**858.688.2234**

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Utopia Management is San Diego's Largest Property Management Company of Single Family Homes and Condos.



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